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Order Filed on November 7, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

William Kohlman and
Melissa Kohlman,

Debtors

Case No.: 16-25032

Adv. No.:

Hearing Date:

Judge: RG

**ORDER APPROVING SPECIALIZED LOAN SERVICING, LLC MODIFICATION AGREEMENT
DATED SEPTEMBER 19, 2019 ON THE PROPERTY LOCATED AT
28 WHITMAN STREET, WEST ORANGE, NJ**

The relief set forth on the following pages, numbered two (2) through _____ is
hereby **ORDERED**.

DATED: November 7, 2019

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

(Page 2)

Debtor: William Kohlman and Melissa Kohlman

Case No. 16-25032 (RG)

Caption of Order: Order Approving Specialize Loan Servicing Modification Agreement on the Property
Located at 28 Whitman Street, West Orange, NJ

THIS MATTER having been presented to the Court on the Debtor's Motion to Approve a Loan Modification issued by Specialized Loan Servicing, for the first mortgage lien holder of U.S. Bank National Association, As Trustee For Master Asset Backed Securities Trust 2006-AB1, Mortgage Pass-Through Certificates, Series 2006-AB1, via its servicer, Wells Fargo Bank, N.A., on the property located at 28 Whitman Street, West Orange, NJ;

And the Court having reviewed Debtor's application as well as any additional supporting documentation submitted and after hearing oral argument, if any, and for good cause having been shown;

IT IS HEREBY ORDERED:

That the Debtor's request to approve the Specialized Loan Servicing Modification Agreement, secured against the property located at 28 Whitman Street, West Orange, New Jersey, is hereby granted, the terms of which are as follows:

The interest rate is hereby reset to the rate of 4.000% effective on the commencement of the Modification Agreement which will began on October 1, 2109 with the first payment due November 1, 2019; the monthly mortgage payments will be based on a forty (40) year repayment period; the mortgage loan maturity date will be January 1, 2033, and there is a Deferral of Principal in the sum of \$157,712.80 for which no interest will be due on that amount;

IT IS FURTHER ORDERED that the Trustee will make no further disbursements on this Wells Fargo mortgage loan as per the Proof of Claim filed for the mortgage which is the subject of this loan modification.

IT IS FURTHER ORDERED that the approval and recording (if applicable) of the loan modification documents shall in no way constitute a violation of the automatic Stay.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
William H. Kohlman
Melissa Kohlman
Debtors

Case No. 16-25032-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.
db/jdb +William H. Kohlman, Melissa Kohlman, 28 Whitman Street, West Orange, NJ 07052-2028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ASSET BACKED, SECURITIES TRUST 2006-AB1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES, 2006-AB1 nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor MASTR Asset Backed Securities Trust 2006-AB1, Mortgage Pass-Through Certificates, Series 2006-AB1, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James Patrick Shay on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ASSET BACKED, SECURITIES TRUST 2006-AB1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES, 2006-AB1 jpshay@mdwgc.com, jpshay@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Michael Frederick Dingerdisen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ASSET BACKED, SECURITIES TRUST 2006-AB1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES, 2006-AB1 nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ASSET BACKED, SECURITIES TRUST 2006-AB1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES, 2006-AB1 nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor MASTR Asset Backed Securities Trust 2006-AB1, Mortgage Pass-Through Certificates, Series 2006-AB1, U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com
Timothy P. Kane on behalf of Joint Debtor Melissa Kohlman bankruptcy@abdykane.com
Timothy P. Kane on behalf of Debtor William H. Kohlman bankruptcy@abdykane.com

TOTAL: 9